



## Terms of Business

### Important Features of your Travel Insurance

Only for the arrangement and administration of 'Redwood' travel insurance

#### Definitions

"We": B Portwood & Co Ltd, 44 Medomsley Road, Consett. DH8 5HA

"You": The person applying for travel insurance on behalf of himself or herself and/ or any other person.

#### Quote Guarantee

We guarantee the premiums and terms quoted, provided no misrepresentations have been made, in making an application for travel insurance.

#### Advice

We do not provide any advice on any insurance product bought online. It is up to you to decide which policy meets your requirements.

If you need advice or any unusual requirements e.g. higher cancellation cover, you may contact our office on 01207 509446 during normal office hours. The premium quoted may differ from that online to reflect the increased costs incurred.

#### Misrepresentations

The insurer will regard the incomplete submission of medical information of, and/ or hazardous activities undertaken by, any traveller as a deliberate or reckless misrepresentation under The Consumer Insurance (Disclosure and Representations) Act 2012. This means that, should a medical condition or hazardous activity not be disclosed the insurer may avoid any claims relating to it, even though we may have been able to provide a quote to cover the said medical condition or hazardous activity.

#### Duty of Care

You have a duty of care to provide accurate information about your trip/ annual travel cover. This includes, but is not limited to: The dates of travel/ commencement date, ages and medical conditions of all travellers, countries or regions for which cover is required, the level of cover and any hazardous activities undertaken. Failure to provide accurate information may result in a claim being avoided. Provision of information on any one quote does not relieve you of your duty to make full and complete representations on any subsequent quote.

#### Policy wording and key facts

When any application for cover is made, it is deemed that you have read the key facts document and agreed to the policy wording.

#### Optional Covers

It is up to you to decide which, if any, optional covers are required, or standard policy sections not wanted. No payment will be made under an optional cover, unless the premium is paid before travel, or under a deleted policy section.



### **Our relationship with you**

As you may obtain quotations from other travel insurance providers on our main website (<http://www.portwood.co.uk>), we will act as your agent for the purposes of this contract. We will advise you of any potential conflict of interest should they occur.

### **Payment of Premiums**

Premiums are paid direct to the Insurer.

### **Right to cancel**

You have the right to cancel your policy, with a full refund, for 14 days after the date of application (single trip) or commencement date (annual travel) providing no claims have occurred and you have not commenced any travel. After this period there will be no refund for cancellation, although we may be able to arrange a change of dates of cover, if the dates of travel have been changed due to circumstances beyond your control.

### **Right to complain**

Naturally we hope that your travel proceeds smoothly, however if you have cause to make complaint about us, your complaint should be addressed in writing to: B Portwood & Co Ltd, 44 Medomsley Road, Consett. DH8 5HA or by e-mail to [Consett@portwood.co.uk](mailto:Consett@portwood.co.uk). Details of how to complain against the insurer are provided in the policy document.